

Claims:

1. A method of managing an insurance claim, the method including the steps of:
 - 5 a.) obtaining information on a claim, including items of property relating to said claim, such information forming a claim datafile;
 - b.) selecting items of property being claimed by consulting a property register configured and arranged to store items of property owned by the person or entity making a claim;
 - 10 c.) obtaining information to establish a replacement value for each of the items of property relating to the claim; and
 - d.) *selecting a method of settlement of the claim and calculating the replacement values for each of the items of property to determine a settlement value.*
- 15 2. A method according to claim 1 wherein in step b. a further process is undertaken whereby an historical claims database is consulted to check the claims history of the claimant.
3. A method according to claim 2 wherein in step b. if any items being claimed match
20 previous items claimed by consulting the historical claims database, a flag is generated to provide an indication to a user that further investigation may be warranted.
4. A method according to claim 1 wherein the property register is periodically updated to
25 ensure accuracy of the items of property.
5. A method according to claim 1 wherein the property register is configured and arranged to be accessible by authorised third parties over a communications network.
- 30 6. A method according to claim 1 wherein the steps of the method are carried out by a website server configured and arranged to allow access by authorised users.

7. A method according to claim 1 further including an archiving step wherein the datafile associated with a settled claim is moved to an archiving database wherein further changes to the datafile are not permitted.
- 5 8. A method according to claim 1 further including a post archiving revision step wherein the datafile associated with a settled claim is accessed from an archive location and reviewed and altered as required, and wherein an audit trail of the process is recorded.
- 10 9. A computer controlled method for managing an insurance claim, the computer being programmed to carry out the steps of:
- a. generating a claim datafile by receiving information relating to a claim, including items of property relating to the claim;
 - 15 b. selecting items of property being claimed by consulting a property register configured and arranged to store items of property owned by the person or entity making a claim;
 - c. obtaining information to establish a replacement value for each of the items of property relating to the claim; and
 - 20 d. selecting a method of settlement of the claim and calculating the replacement values for each of the items of property to determine a settlement value.
10. A computer controlled method according to claim 9 wherein in step b. an historical claims database is consulted to check the claims history of the claimant, and if any
25 items being claimed match previous items claimed the claimant, a flag is generated to provide an indication to a user that further investigation may be warranted.
11. A computer programmed to carry out the processing steps of either claim 9 or claim 10.
- 30 12. A system of managing an insurance claim, the system including a property register configured and arranged to store items of property, the property register being configured and arranged to be updatable with current schedules of items of property,

the database having means to accept a request to add or delete or update an item of property, and to allow access by authorised users to consult the items of property.

13. A method according to claim 1 substantially as herein described.

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14. A computer controlled method according to claim 9 substantially as herein described.

15. A system of managing an insurance claim substantially as herein described with reference to any one of the accompanying drawings.

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